Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example,	Barry First name	Lisa First name Lynette
	your driver's license or passport).	Middle name	Middle name
	Bring your picture	Parker	Parker
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>3734</u>	xxx - xx1809
	number or federal Individual Taxpayer Identification number	OR	OR
		9xx - xx	9xx - xx

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Page 2 of 63

Document Parker Barry Debtor 1 Case Number (if known) _ Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live	400 E 33rd St	If Debtor 2 lives at a different address:
		Number Street Unit #2008	Number Street
		Chicago IL 60616 City State ZIP Code COOK County	City State ZIP Code
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any
		other district. I have another reason. Explain. (See 28 U.S.C. § 1408	other district. I have another reason. Explain. (See 28 U.S.C. § 1408

Case 17-02176 Entered 01/25/17 14:45:55 Desc Main Doc 1 Filed 01/25/17 Page 3 of 63

Document Parker Barry Debtor 1 Case Number (if known) _ Last Name

Pa	Tell the Court About You	r Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you		•	ription of each, see <i>Notic</i> 2010)). Also, go to the top		.C. § 342(b) for Individuals the appropriate box.	
	are choosing to file under	■ Chapter 7					
	under	☐ Chapter 11					
		☐ Chapter 12					
		☐ Chap	oter 13				
8.	How you will pay the fee	local yours subm with: I nee Appli I requ By la less to	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.				
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District None District None		MM / DD / YYY	Case Number	
			District	Wher	MM / DD / YYY	Case Number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No	District		MM / DD / YYY	elationship to you Case Number, if known	
11.	Do you rent your residence?	□ No. ■ Yes.	residence? No. Go to lin	ne 12.		d do you want to stay in your Against You (Form 101A) and file it with	

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Document Page 4 of 63

Debto	or 1	Barry	Α	Parker	in rago i	Case Number (if kno	own)		
		First Name	Middle Name	Last Name		·	,		
Par	rt 3:	Report About Any Busin	esses You Ow	n as a Sole Proprietor					
12.	of a	you a sole proprietor ny full- or part-time iness?	full- or part-time Yes. Name and location		usiness				
k i s a L I s	busi indiv sepa	le proprietorship is a ness you operate as an ridual, and is not a arate legal entity such as		Name of business, if any					
	If yo sole sepa	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street					
	10 111	is petition.		City			State	Zip Code	_
				Check the appropriate	box to describe your	business:			
				☐ Health Care Busi	ness (as defined in 11	U.S.C. § 101(27A))			
				☐ Single Asset Rea	Estate (as defined in	11 U.S.C. § 101(51B))			
					lefined in 11 U.S.C. §				
				☐ Commodity Broke	er (as defined in 11 U.	S.C. § 101(6))			
If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in									
		J.S.C. § 101(51D).	_	the Bankruptcy Code. I am filing under Chapter Bankruptcy Code.	11 and I am a small I	ousiness debtor according	to the definit	ion in the	
Da	rt 4:	Banart if You Own or H	ove Any Heneve	ous Property or Any Prop	outs: That Nacda Immed	dista Attantian			
		Report in You Own of The	ave Ally Hazard	ous Property of Any Prop		diate Attention			
14.	pro alle of in	you own or have any perty that poses or is ged to pose a threat mminent and entifiable hazard to	No.	What is the hazard?					
Or doprop		lic health or safety? do you own any perty that needs nediate attention? example, do you own shable goods, or livestock		If immediate attention is	needed, why is it nee	ded?			_
		must be fed, or a building needs urgent repairs?		Where is the property? _	Number Stree	ıt			
					City		State	ZIP Code	

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main

Debtor 1

Barry

Document

Page 5 of 63

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefin	g about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-02176 Entered 01/25/17 14:45:55 Desc Main Doc 1 Filed 01/25/17 Page 6 of 63

Document Parker Barry Debtor 1 Case Number (if known)

	t 6: Answer These Questions					
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				
		No. Go to line 16b. Yes. Go to line 17.				
			business debts? Business debts are destrement or through the operation of the business			
		No. Go to line 16c. Yes. Go to line 17.				
		16c. State the type of debts you o	we that are not consumer debts or business	s debts.		
7.	Are you filing under	No. I am not filing under Ch	pantar 7. Go to line 18			
	Chapter 7?		er 7. Do you estimate that after any exemp	t property is excluded and		
	Do you estimate that after any exempt property is excluded and		s are paid that funds will be available to dis			
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes.				
8.	How many creditors do	1 -49	1,000-5,000	25,001-50,000		
	you estimate that you	☐ 50-99	5,001-10,000	50,001-100,000		
	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000		
9.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your assets to be worth?	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
	be worth:	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion		
0.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
	to be?	■ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion		
Ра	rt 7: Sign Below	_ +	_			
or	you	I have examined this petition, and correct.	I declare under penalty of perjury that the ir	nformation provided is true and		
		•	nter 7, I am aware that I may proceed, if elig nderstand the relief available under each ch	• • • •		
		, ,	did not pay or agree to pay someone who id read the notice required by 11 U.S.C. § 34	, ,		
		I request relief in accordance with	the chapter of title 11, United States Code,	specified in this petition.		
		_	nent, concealing property, or obtaining mon in fines up to \$250,000, or imprisonment for d 3571.			
		🗶 /s/ Barry A Parker		Lisa Lynette Parker		
		Signature of Debtor 1	Sig	nature of Debtor 2		
		Executed on 01/21/2017		ecuted on		
		MM / DD	/ YYYY	MM / DD / YYYY		

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Document Page 7 of 63

Debtor 1 Barry Case Number (if known) I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to For your attorney, if you are proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under represented by one each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. if you are not represented by an attorney, you do not need to file this page. 🗶 /s/ Nicholas Jacob Tepeli Date: 01/25/2017 Date Signature of Attorney for Debtor MM / DD / YYYY Nicholas Jacob Tepeli Printed name Geraci Law L.L.C. Firm name 55 E. Monroe St., #3400 Number Street IL 60603 Chicago City State ZIP Code 312-332-1800 ndil@geracilaw.com Contact Phone Email address 6307160 IL

State

Bar number

Fill in this information to identify your case:					
Debtor 1	Barry	Α	Parker		
	First Name	Middle Name	Last Name		
Debtor 2	Lisa	Lynette	Parker		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)					
Case Number(If known)					

Check if this is ar
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 12,475
1c. Copy line 63, Total of all property on Schedule A/B	\$ 12,475
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$8,480
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$274,586
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,381.60
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,370.00

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Page 9 of 63

Document Parker Barry Case Number (if known) __ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records						
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes						
Your famil	 What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 						
	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$4,282.59						
9. Copy the							
	estic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00					
9d. Stude							
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$ 0.00					
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00	_				
9g. Tota l	I. Add lines 9a through 9f.	\$ 251,779.00					

	Caso 17	7 02176 Doc 1	Eilad 01/25/17	Entered 01/25/17 14	·45·55 Des	sc Main
Fill in this in	formation to ide	ntify your case and this fili		0 of 63	.40.00	50 Main
Debtor 1	Barry	А	Parker			
	First Name	Middle Name	Last Name			
Debtor 2	Lisa	Lynette	Parker			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> Distric	ct of _ <u>ILLINOIS</u> (State)			_
Case Number			(State)		l	Check if this is an
(If known)						amended filing
<u>Official F</u>	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
ategory where esponsible for ages, write yo	you think it fits supplying correction ur name and cas	best. Be as complete and a ct information. If more spa e number (if known). Answ sidence, Building, Land, or O	accurate as possible. If two m ce is needed, attach a separa		oth are equally	
2. Add the dol	llar value of the p	ortion you own for all of y	our entries fro Part 1, includi	ng any entries for pages		
you have at	ttached for Part 1	. Write that number here .			>	\$0.00
Part 2:	Describe Your Vel	nicles				
O3. Cars, vans No. Yes. No. Yes. No. Yes. No. Yes. Value of the control of th	Describe Describe Make: Model: Year: Approximate Milea Other information: t, aircraft, motor Boats, trailers, motor Describe	Volkswagen Jetta 2011 47,000 homes, ATVs and other repors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is comm instructions) creational vehicles, other vehousesels, snowmobiles, motorcycle	nily es and another sunity property (see	Do not deduct secured the amount of any secu	claims or exemptions. Put red claims on Schedule D: aims Secured by Property Current value of the portion you own? 00 \$ 8,725.00
			our entries fro Part 2, includi			\$ 8,725.00
you nave at	uached for Part 2	vvrite triat number here .		>		
Part 3:	Describe Your Per	sonal and Household Items				
Do you own o	r have any legal (or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
Examples:		ishings urniture, linens, china, kitchenw	are			
Yes.	Describe	Furniture, linens, small appliar	nces, table & chairs, bedroom set		\$1,000	\$1,000. <u>0</u> 0

Official Form 106A/B Record # 715494 Schedule A/B: Property Page 1 of 6

Filed 01/25/17 Entered 01/25/17 14:45:55

Document Page 11 of 63 windows (if known) Case 17-02176 Desc Main Doc 1 Barry Debtor 1

First Name Middle Name

07.		Televisions and ra	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music			
	collections;	electronic devices	including cell phones, cameras, media players, games			
	Yes.	Describe	Flat screen TV, computer, printer, music collection, cell phone \$2,000	¢.	2,000.0	20
08.	Collectible	s of value		\$_	2,000.0	<u>,</u> 0
		-	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles			
	Yes.	Describe		•	0.0	20
09.	Equipment	for sports and	hobbies	\$_	0.0	<u>.</u> 0
			nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments			
	Yes.	Describe		¢	0.0	10
10.	Firearms Examples:	Pistols, rifles, shot	guns, ammunition, and related equipment	Ψ_	0.0	
	Yes.	Describe		•	0.0	20
11.	Clothes Examples:	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories	\$_	0.0	<u>.</u> u
	Yes.	Describe	Everyday clothes, shoes, accessories \$100	\$	100.0	00
12.	Jewelry Examples: gold, silver No.	Everyday jewelry, (costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	-		•
	Yes.	Describe	Costume jewelry and wedding bands \$500	\$	500.0	00
13.	Non-farm a			* _		-
	No. Yes.	Dogs, cats, birds, b	iorses			
	1 es.	Describe		\$_	0.0	<u>)</u> 0
14.	Any other No.	personal and ho	ousehold items you did not already list, including any health aids you did not list			
	Yes.	Describe		•	0.0	20
15.	Add the do	llar value of all	of your entries from Part 3, including any entries for pages you have attached	\$_	\$3,600	_
	for Part 3.	Write that numb	er here>		Ψ3,000	
	Part 4:	escribe Your Fin	ancial Assets			
Do	you own oi	have any legal	or equitable interest in any of the following?	Current value portion you o Do not deduct s or exemptions	wn?	
16.	Cash Examples:	Money you have in	your wallet, in your home, in a safe deposit box, and on hand when you file your petition			
	Yes.	Describe		ė	0.0	20

Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Parker Page 12 of 3 yumber (if known) Case 17-02176 Doc 1 Barry Debtor 1

First Name

17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each □l No. Describe..... Account Type: Yes. Institution name: 50.00 Checking Account Capital One Capital One 100.00 Savings Account 150.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Describe..... Institution or issuer name: 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Describe..... Name of Entity and Percent of Ownership: 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Describe..... Issuer name: Yes. 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: Yes. 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements Nο Describe..... Yes. 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Describe..... 0.00

Case 17-02176 Doc 1 Barry Debtor 1

Filed 01/25/17

Darker
Document
Last Name

First Name

Middle Name

Entered 01/25/17 14:45:55 Page 13 of 63 umber (if known) Desc Main

Мо	ney or property owe	I to you?			Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refunds owed t	you			
	No. Yes. Describ	e			
29.	Family support				\$0.00
		r lump sum alimon	y, spousal support, child support, maintenance, divorce settlement, property settlement		
	Yes. Describ	e			\$0.00
30.		ges, disability insu	rance payments, disability benefits, sick pay, vacation pay, workers' compensation, ou made to someone else		
	Yes. Describ	e			\$0.00
31.	No.	ability, or life insura	ance; health savings account (HSA); credit, homeowner's, or renter's insurance y Name & Beneficiary:		
	Yes. Describ	Health in	ssurance - employer provided - employer provided	\$0 \$0	\$ 0.00
32.	-	ary of a living trust, eone has died.	you from someone who has died expect proceeds from a life insurance policy, or are currently entitled to receive		
33.	Claims against thir	parties, wheth	er or not you have filed a lawsuit or made a demand for payment ites, insurance claims, or rights to sue		\$0.00
	No. Yes. Describ	e			\$0.00
34.	Other contingent a No.	d unliquidated	claims of every nature, including counterclaims of the debtor and rights		
	Yes. Describ				\$0.00
35.	Any financial asset	you did not ali	eady list		
	Yes. Describ	e			\$0.00
		-	ntries from Part 4, including any entries for pages you have attached		\$150.00
			>		<u> </u>
	alt J.	-	ated Property You Own or Have an Interest In. List any real estate in Part 1.		
37.	No. Yes.	any legal or eq	uitable interest in any business-related property?		
					Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivab	or commission	ns you already earned		
	Yes. Describ	e			\$0.00

Doc 1 Case 17-02176 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Barry

Page 14 of 63 humber (if known) Debtor 1 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached

0.00

\$0.00

Case 17-02176 Barry

Doc 1

Desc Main

Debtor 1

First Name Middle Name

Filed 01/25/17 Entered 01/25/17 14:45:55

Document Page 15 of 63 umber (if known)

Describe All Property You Own or Have an Interest in That You Did Not List A	Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$ <u>0.0</u> 0
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 8,725.00	
57. Part 3: Total personal and household items, line 15	\$ 3,600.00	
58. Part 4: Total financial assets, line 36	\$ 150.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 12,475.00	\$ 12,475.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$12,475.00

Schedule A/B: Property Page 6 of 6 Official Form 106A/B Record # 715494

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main

			\ooumont
Fill in this in	formation to ident	ify your case:	
Debtor 1	Barry	А	Parker
	First Name	Middle Name	Last Name
Debtor 2	Lisa	Lynette	Parker
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Danks into / Court for	the NORTHERN District of	II I INOIC
United States	Bankrupicy Court for	the : <u>NORTHERN</u> District of	(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt	!		
Which set of exe	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any property	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.	
•	n of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2011 Volkswagen Jetta with over 47,000 miles	\$ <u>8,725</u>	\$_2,400	735 ILCS 5/12-1001(e) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	 \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_2,000	 \$	735 ILCS 5/12-1001(b) - \$2,000.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$ <u>100</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$100.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 715494	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main

Document Debtor 1 Barry

Page 17 of 63 (Sase Number (if known) Last Name Middle Name

Pa	112± Addit	ional Page			
		on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
	rief escription:	Costume jewelry and wedding bands	\$ 500	\$	735 ILCS 5/12-1001(a),(e) - \$500.00
	ine from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
	rief escription:	Checking Account, Capital One, 50.00	\$_50	 \$	735 ILCS 5/12-1001(b) - \$50.00
	ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
	rief escription:	Savings Account, Capital One,	\$_ 100	 \$	735 ILCS 5/12-1001(b) - \$100.00
	ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
3 A ı	re vou claimin	g a homestead exemption of mor	e than \$155.675?		
	Subject to adjus	•		on or after the date of adjustment .)	
	No.				
	Yes. Did you	acquire the property covered by t	he exemption within 1,215 d	days before you filed this case?	
	☐ No				
	Yes.				
Ott.	cial Form 1060	Record # 715494	Oak-dul- O T	he Property You Claim as Exempt	Page 2 of 2

	in this inf	formation to ide	entify your case:	oc 1	8	of 63			
De	btor 1	Barry	А	Parker					
20		First Name	Middle Name	e Last Name					
De	btor 2	Lisa	Lynette	e Parker					
(Spo	ouse, if filing)	First Name	Middle Name	e Last Name					
Un	ited States I	Bankruptcv Court	for the : <u>NORTHERN</u>	District of ILLINOIS					
				(State)				Check if thi	s is an
	se Number _. known)							amended fi	
	,	4005						amended ii	iii ig
<u>)#1</u>	<u>cial Fo</u>	orm 106 <u>C</u>	<u>)</u>						
ìch	edule	D: Credite	ors Who Have	e Claims Secured	by Property				12
	o any cred	ditors have clain	me and case number ms secured by your p I submit this form to th		ules. You have nothin	g else to report	on this form.		
Po.		in all of the info							
Par		in all of the info					Column A	Column A	Column C
	t 1:	ist All Secured (Claims	nan one secured claim, list the	creditor separately		Column A Amount of claim	Column A Value of collateral	Column C
2. L	List all sec	cured claims. If	Claims a creditor has more th n one creditor has a p	particular claim, list the other c	reditors in Part 2.		Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
2. L	List all sec	cured claims. If	Claims a creditor has more th n one creditor has a p		reditors in Part 2.		Amount of claim	Value of collateral	Unsecured
2. L fe	List all sec or each cla	cured claims. If	Claims a creditor has more the none creditor has a part of the claims in alphabetic	particular claim, list the other c	reditors in Part 2. litors name.		Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
2. L fe	List all sec or each cla	cured claims. If aim. If more tha s possible, list the	Claims a creditor has more the none creditor has a part of the claims in alphabetic	particular claim, list the other c cal order according to the cred	reditors in Part 2. litors name. t secures the claim:	3	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. L fe	List all sector each class much as Gateway	cured claims. If aim. If more tha s possible, list the	a creditor has more the none creditor has a pare claims in alphabetic	particular claim, list the other c cal order according to the cred Describe the property tha	reditors in Part 2. litors name. t secures the claim:	*	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. L fe	List all sector each class much as Gateway	cured claims. If aim. If more tha s possible, list the	a creditor has more the none creditor has a pare claims in alphabetic	particular claim, list the other c cal order according to the cred Describe the property tha	reditors in Part 2. litors name. t secures the claim:	3	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. L fe	List all sector each class much as Gateway Creditor's N 160 N R	cured claims. If aim. If more tha s possible, list the y ONE Lending	a creditor has more the none creditor has a pare claims in alphabetic	particular claim, list the other c cal order according to the cred Describe the property tha	reditors in Part 2. litors name. t secures the claim: with over 47,000 miles		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. L	List all sector each class much as Gateway Creditor's N 160 N R Number	cured claims. If aim. If more that is possible, list the y ONE Lending Name iverview Dr Ste	a creditor has more the none creditor has a preclaims in alphabetic	particular claim, list the other c cal order according to the cred Describe the property tha 2011 Volkswagen Jetta v	reditors in Part 2. litors name. t secures the claim: with over 47,000 miles		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. L fe	ist all sec or each cla as much as Gateway Creditor's N 160 N R Number	cured claims. If aim. If more that is possible, list the y ONE Lending Name iverview Dr Ste	Claims a creditor has more the none creditor has a preclaims in alphabetic actions. CA 92808	Describe the property that 2011 Volkswagen Jetta v As of the date you file, the Contingent Unliquidated	reditors in Part 2. litors name. t secures the claim: with over 47,000 miles		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
f. A	ist all sector each class much as Gateway Creditor's N 160 N R Number	cured claims. If aim. If more that is possible, list the y ONE Lending Name iverview Dr Ste Street	a creditor has more the none creditor has a preclaims in alphabetic and the claims in alphabetic and th	Describe the property that 2011 Volkswagen Jetta v As of the date you file, the	reditors in Part 2. litors name. t secures the claim: with over 47,000 miles		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
f. A	ist all sec or each cla as much as Gateway Creditor's N 160 N R Number	cured claims. If aim. If more that is possible, list the yONE Lending Name iverview Dr Stestreet the debt? Check	a creditor has more the none creditor has a preclaims in alphabetic and the claims in alphabetic and th	Describe the property that 2011 Volkswagen Jetta v As of the date you file, the Contingent Unliquidated	reditors in Part 2. litors name. t secures the claim: with over 47,000 miles e claim is: Check all the		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
f. A	List all sector each class much as Gateway Creditor's N 160 N R Number Anaheim City Who owes Debtor 1	cured claims. If aim. If more that is possible, list the young of the street of the st	a creditor has more the none creditor has a preclaims in alphabetic and the claims in alphabetic and th	Describe the property that 2011 Volkswagen Jetta v As of the date you file, the Contingent Unliquidated Disputed Nature of Lien. Check all t	reditors in Part 2. litors name. t secures the claim: with over 47,000 miles e claim is: Check all the	at apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
f. A	Gateway Creditor's N 160 N R Number Anaheim City Who owes Debtor 1	cured claims. If aim. If more that is possible, list the young of the cure of	a creditor has more the none creditor has a pare claims in alphabetic and the claims in alphabetic and	Describe the property that 2011 Volkswagen Jetta v As of the date you file, the Contingent Unliquidated Disputed Nature of Lien. Check all t An agreement you made car loan)	reditors in Part 2. litors name. It secures the claim: with over 47,000 miles e claim is: Check all the	at apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
f. A	Gateway Creditor's N 160 N R Number Anaheim City Who owes Debtor 1 Debtor 1	cured claims. If caim. If more that is possible, list the control of the cure	a creditor has more the none creditor has a pare claims in alphabetic and the claims in alphabetic and	Describe the property that 2011 Volkswagen Jetta volume 2011 Volkswagen 201	reditors in Part 2. litors name. It secures the claim: with over 47,000 miles e claim is: Check all the hat apply. It is (such as mortgage or so	at apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
f. A	Gateway Creditor's N 160 N R Number Anaheim City Who owes Debtor 1 Debtor 1	cured claims. If aim. If more that is possible, list the young of the cure of	a creditor has more the none creditor has a pare claims in alphabetic and the claims in alphabetic and	Describe the property that 2011 Volkswagen Jetta v As of the date you file, the Contingent Unliquidated Disputed Nature of Lien. Check all the An agreement you made car loan) Statutory lien (such as tata) Judgment lien from a law	reditors in Part 2. litors name. It secures the claim: with over 47,000 miles e claim is: Check all the hat apply. It (such as mortgage or secure) ax lien, mechanic's lien) woult	at apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
f. A	Gateway Creditor's N 160 N R Number Anaheim City Who owes Debtor 1 Debtor 2 Debtor 1 At least of	cured claims. If caim. If more that is possible, list the control of the cure	a creditor has more the none creditor has a pare claims in alphabetic state. The claims in alphabetic state is a state of the control of the	Describe the property that 2011 Volkswagen Jetta volume 2011 Volkswagen 201	reditors in Part 2. litors name. It secures the claim: with over 47,000 miles e claim is: Check all the hat apply. It (such as mortgage or secure) ax lien, mechanic's lien) woult	at apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

	Caso 17 0217	6 Doc 1	Filod 01/25/17	Entered 01/25/17 14:45:55	Desc Main	
Fill in this in	formation to identify your c	ase:		9 of 63	Desc Main	
Debtor 1	Barry	Α	Parker			
Debior	First Name	Middle Name	Last Name			
Debtor 2	Lisa	Lynette	Parker			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the : <u>NC</u>	ORTHERN District	of <u>ILLINOIS</u>			
			(State)		Check if this is an	
Case Number (If known)					amended filing	
Official E	orm 106E/F			<u> </u>	amenaea ming	
					12/1:	_
se as complete list the other pa l/B: Property (foreditors with page and pa	and accurate as possible. arty to any executory contr Official Form 106A/B) and o artially secured claims that	Use Part 1 for cre acts or unexpired n Schedule G: Ex : are listed in Sch number the entrie ne and case numl	leases that could result in a recutory Contracts and Unexpedule D: Creditors Who Have is in the boxes on the left. Att	and Part 2 for creditors with NONPRIORITY c claim. Also list executory contracts on <i>Scheopired Leases</i> (Official Form 106G). Do not ince claims Secured by Property. If more space it tach the Continuation Page to this page. On the	dule slude any is	
Pait II						_
_	ditors have priority unsecu	red claims agains	t you?			
=	to Part 2.					
∐ Yes.				cured claim, list the creditor separately for each		
each claim nonpriority unsecured	listed, identify what type of c amounts. As much as possib claims, fill out the Continuation	claim it is. If a clain ble, list the claims on Page of Part 1.	n has both priority and nonprio in alphabetical order according	rity amounts, list that claim here and show both g to the creditor's name. If you have more than ls a particular claim, list the other creditors in Pa	priority and two priority	
				Total claim	Priority Nonpriority	
	List All of Your NONPRIORITY	/ Unsecured Claim	<u>.</u>		amount amount	
Part 2:						_
3. Do any cre	ditors have nonpriority uns	ecured claims ag	ainst you?			
No. Yo	u have nothing to report in th	nis part. Submit th	is form to the court with your c	other schedules.		
_	•	•		who holds each claim. If a creditor has more		
		•		sted, identify what type of claim it is. Do not list ors in Part 3.If you have more than three nonpri	•	
	ut the Continuation Page of F	•	ulai ciaim, list the other credite	or and only you have more than three homping	only unsecured	
	/oro.			1001	Total claim	
4.1 AT T U		Las	t 4 digits of account number _	1001	\$ <u>100.00</u>	
Po Box		Wh	en was the debt incurred?	2014-2015		
Number	Street					
		As	of the date you file, the claim is	: Check all that apply.		
Saint Pa	aul MN 55	5164	Contingent			
City		n Code	Unliquidated			
	the debt? Check one.		Disputed			
Debtor	1 only					
Debtor	•		e of NONPRIORITY unsecured	claim:		
=	1 and Debtor 2 only		Student loans			
At least	one of the debtors and another	_	Obligations arising out of a separa			
	if this claim relates to a		that you did not report as priority cl			
	unity debt		Debts to pension or profit-sharing p	plans, and other similar debts		
	n subject to offest?	_	A. H	One diden		
No No			Other. Specify Collecting for 0	Creditor		

Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Case 17-02176 Page 20 of 63 **P**gcument Barry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.	2 Barclays BANK Delaware	Last 4 digits of account number	NULL	\$ <u>1,334.00</u>
	Creditor's Name		2014 2016	
	Po Box 8803	When was the debt incurred?	2011-2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Wilmington DE 19899	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?	Cradit Card or	Oradit Haa	
	Yes	Other. Specify Credit Card or	Stedit Ose	
4.	Conital One	Last 4 digits of account number	NULL	\$ 0.00
H	Creditor's Name	_		
	26525 N Riverwoods Blvd	When was the debt incurred?	2007-2013	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Mettoure II 60045	Contingent		
	Mettawa IL 60045 City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	lans, and other similar debts	
	No	Other, Specify Credit Card or	Cradit I Isa	
	Yes	Other. Specify Credit Card or	Siedit Ose	
4.	4 Capital ONE BANK USA N	Last 4 digits of account number	NULL	\$ 549.00
	Creditor's Name		2016 2016	
	15000 Capital One Dr	When was the debt incurred?	2016-2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Richmond VA 23238	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati		
	Check if this claim relates to a	that you did not report as priority cla		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	lans, and other similar debts	
	No	Other. Specify Credit Card or	Cradit I Isa	
	Yes	Other. Specify Credit Cald of the	ordan odd	
	_			

Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Case 17-02176 Page 21 of 63 **Document** Barry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital ONE BANK USA N \$ 708.00 Last 4 digits of account number _ Creditor's Name 2008-2016 15000 Capital One Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Richmond VA 23238 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Capital ONE BANK USA N \$ 995.00 Last 4 digits of account number 4.6 2008-2016 15000 Capital One Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 23238 Richmond VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes Capital ONE N.A. 4791 \$ 990.00 4.7 Last 4 digits of account number Creditor's Name 2016-2016 1717 Central St When was the debt incurred? Number Street

As of the date you file, the claim is: Check all that apply. Contingent Evanston 60201 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Collecting for Creditor Other. Specify __

Official Form 106E/F

Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Case 17-02176 Page 22 of 63 **Document** Barry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital ONE N.A. \$ 1,358.00 Last 4 digits of account number _ Creditor's Name 2016-2016 1717 Central St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60201 Evanston Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes CashNetUSA.com \$ 1,000.00 Last 4 digits of account number 4.9 Creditor's Name 200 W. Jackson Blvd. #1400 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60606 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify PayDay Loan

Last 4 digits of account number

When was the debt incurred?

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

As of the date you file, the claim is: Check all that apply.

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify ___Credit Card or Credit Use

Student loans

Contingent

Unliquidated

Student loans

Disputed

19850

State Zip Code

\$ 0.00

Debtor 1 only Debtor 2 only

Debtor 1 and Debtor 2 only

community debt Is the claim subject to offest?

No

4.10

Yes Chase Bank

Number

City

No

Creditor's Name PO Box 15298

Wilmington

Debtor 1 only Debtor 2 only

At least one of the debtors and another

Street

Who owes the debt? Check one.

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

Check if this claim relates to a

Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Case 17-02176 Page 23 of 63 **Document** Barry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Citibank N.A. \$ 697.00 4.11 Last 4 digits of account number _ Creditor's Name 2016-2016 2365 Northside Dr Ste 30 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent San Diego CA 92108 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Unknown Credit Extension Yes \$842.00 Comcast Last 4 digits of account number 4.12 Creditor's Name 2016-2016 Po Box 3097 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 61702 Bloomington IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Comenity BANK 4187 \$ 436.00 Last 4 digits of account number 4.13 Creditor's Name 2016-2016 5757 Phantom Dr Ste 225 When was the debt incurred?

Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Case 17-02176 Page 24 of 63 **Document** Barry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Comenity BANK \$ 535.00 4.14 Last 4 digits of account number _ Creditor's Name 2016-2016 5757 Phantom Dr Ste 225 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Hazelwood MO 63042 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Unknown Credit Extension Yes Corporate America FCU 0142 \$ 2,056.00 Last 4 digits of account number 4.15 Creditor's Name 2013-2015 2075 Big Timber Rd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60123 Elgin IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify __ Personal Loan Yes First Premier BANK **NULL** \$ 547.00 4.16 Last 4 digits of account number Creditor's Name

Official Form 106E/F

Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Case 17-02176 Page 25 of 63 **Document** Barry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** First Premier BANK \$ 765.00 4.17 Last 4 digits of account number _ Creditor's Name 2016-2016 601 S Minnesota Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls SD 57104 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Green Mountain Energy CO 5455 \$ 693.00 Last 4 digits of account number 4.18 Creditor's Name 2010-2015 1277 Country Club Ln When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Fort Worth 76112 TX Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Illinois Collection SE 0783 \$ 55.00 4.19 Last 4 digits of account number Creditor's Name 2015-2015 8231 185Th St Ste 100 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply.

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Page 26 of 63 **P**gcument Barry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.20 Maxlend \$ 1,000.00 Last 4 digits of account number ____ ___

Creditor's Name	When you the data to your 10	
PO Box 639	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Donald III ND 50770	Contingent	
Parshall ND 58770	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
No	Other. Specify	
Yes	Other. Specify	
4.21 Mcydsnb	Last 4 digits of account number NULL	\$ _595.00
Creditor's Name		_
9111 Duke Blvd	When was the debt incurred? 2014-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Mason OH 45040	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes A 22 Nationwide Credit Inc		\$ 0.00
4.22	Last 4 digits of account number	\$_0.00
Creditor's Name PO Box 26314	When was the debt incurred?	
Number Street		
Number Sueet		
	As of the date you file, the claim is: Check all that apply.	
Lehigh Valley PA 18002	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Collecting for Creditor	

Official Form 106E/F

Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Case 17-02176 Page 27 of 63 **Document** Barry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Nationwide Recovery Services \$ 0.00 Last 4 digits of account number Creditor's Name 401A Pilot Ct When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Waukesha W/I 53188 Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes \$ 249.00 Navient Last 4 digits of account number 4.24 Creditor's Name 2003-2013 123 S Justison St Ste 30 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply.

Contingent Wilmington 19801 DE Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Synchrony BANK 1862 \$ 516.00 Last 4 digits of account number 4.25 Creditor's Name 2016-2016 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Norfolk 23502 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Unknown Credit Extension Other. Specify __

Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Case 17-02176 Page 28 of 63 **P**gcument Barry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.26	Synchrony BANK	Last 4 digits of account number 6890	\$ <u>772.00</u>
	Creditor's Name	0040 0040	
1	120 Corporate Blvd Ste 1	When was the debt incurred? 2016-2016	
1	Number Street		
1		As of the date you file the claim is: Check all that armin	
		As of the date you file, the claim is: Check all that apply.	
1	Norfolk VA 23502	Contingent	
1		Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
		T. (VAVIDIONITY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
1 <u>L</u>	Debtor 1 and Debtor 2 only	Student loans	
1 [At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙГ	Check if this claim relates to a	that you did not report as priority claims	
1 -	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
	Yes		
4.27	Synchrony BANK	Last 4 digits of account number 7071	\$ 916.00
	Creditor's Name		
1	120 Corporate Blvd Ste 1	When was the debt incurred? 2016-2016	
1	Number Street		
1			
1		As of the date you file, the claim is: Check all that apply.	
1	Norfolk VA 00500	Contingent	
1	Norfolk VA 23502	Unliquidated	
1	City State Zip Code Who owes the debt? Check one.	Disputed	
"	7		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
L	Debtor 1 and Debtor 2 only	Student loans	
1 [At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	_	
	No	Other. Specify Unknown Credit Extension	
Ī	Yes	· / /	
4.28	Synchrony BANK	Last 4 digits of account number 0585	\$ 1,073.00
1.20	Creditor's Name		
1	120 Corporate Blvd Ste 1	When was the debt incurred? 2016-2016	
1	Number Street		
1			
1		As of the date you file, the claim is: Check all that apply.	
1	Norfalk VA 00500	Contingent	
1	Norfolk VA 23502	Unliquidated	
1	City State Zip Code Who owes the debt? Check one.	Disputed	
	–		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1 [Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
1 7		Outor. Openity	

Official Form 106E/F

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Page 29 of 63 **P**gcument Barry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Target National Bank **\$** 695.00

4.29		Last 4 digits of account number	\$_000.00
	Creditor's Name		
	3701 Wayzata Blvd	When was the debt incurred?	
	Number Street		
	Mail Stop 3C-I	As of the date you file, the claim is: Check all that apply.	
	M	Contingent	
	Minneapolis MN 55416	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of prone-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Cutor. Openity	
4.30	TD BANK USA/Targetcred	Last 4 digits of account number NULL	\$ <u>694.00</u>
	Creditor's Name	2010 2010	
	Po Box 673	When was the debt incurred? 2012-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Minneapolis MN 55440	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Displace	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	_	Other. Specify Credit Card or Credit Use	
4.24	U S DEPT OF ED/GSL/ATL	Last 4 digits of account number 8247	\$ 40,302.00
4.31	Creditor's Name	Last 4 digits of account number	Ψ,σσΞσσ
	Po Box 4222	When was the debt incurred? 2011-2016	
	Number Street		
		As of the date way file the plains in Obertal all that such	
		As of the date you file, the claim is: Check all that apply.	
	lowa City IA 52244	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
1	Vec		

Official Form 106E/F

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Page 30 of 63 **P**gcument Barry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

U S DEPT OF ED/GSL/ATL	Last 4 digits of account number _	8969	\$ <u>44,621.00</u>			
Creditor's Name	_	2044 2046				
Po Box 4222	When was the debt incurred?	2011-2016				
Number Street						
	As of the date you file, the claim is	: Check all that apply.				
	Contingent					
Iowa City IA 52244	Unliquidated					
City State Zip Code ho owes the debt? Check one.	Disputed					
Debtor 1 only	_					
Debtor 2 only	Type of NONPRIORITY unsecured	claim.				
Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce					
At least one of the debtors and another						
Check if this claim relates to a	that you did not report as priority cl					
community debt	Debts to pension or profit-sharing p					
the claim subject to offest?						
No	Other. Specify					
Yes						
US Bank NA	Last 4 digits of account number _		\$ <u>500.00</u>			
Creditor's Name						
PO Box 5229	When was the debt incurred?					
Number Street						
	As of the date you file, the claim is	: Check all that apply.				
	Contingent					
Cincinnati OH 45201	Unliquidated					
City State Zip Code ho owes the debt? Check one.	Disputed					
Debtor 1 only	-					
Debtor 2 only	Torre of NONDRIORITY consequent	alains.				
-	Type of NONPRIORITY unsecured Student loans	Ciaiiii.				
Debtor 1 and Debtor 2 only	Obligations arising out of a separat	tion agreement or diverse				
At least one of the debtors and another		-				
Check if this claim relates to a community debt	that you did not report as priority cl Debts to pension or profit-sharing p					
the claim subject to offest?	Debts to pension of profit-sharing p	plans, and other similal debts				
No	Other. Specify Credit Card or	Credit Use				
Yes	Other. Specify Croan Sala of					
US DEPT OF ED/Glelsi	Last 4 digits of account number _	9581	\$ <u>80,979.00</u>			
Creditor's Name						
Po Box 7860	When was the debt incurred?	2009-2016				
Number Street						
	As of the date you file, the claim is	: Check all that apply.				
	Contingent	. Shook an unat appriy.				
Madison WI 53707	Unliquidated					
City State Zip Code						
ho owes the debt? Check one.	Disputed					
Debtor 1 only						
Debtor 2 only	Type of NONPRIORITY unsecured	claim:				
Debtor 1 and Debtor 2 only	Student loans					
At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce				
	that you did not report as priority cl	laims				
Check if this claim relates to a						
community debt	Debts to pension or profit-sharing p	plans, and other similar debts				
		plans, and other similar debts				

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Page 31 of 63 **P**gcument Barry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** US DEPT OF ED/Glelsi **\$** 84,245.00 Last 4 digits of account number ____ Creditor's Name

Po Box 7860	When was the debt incurred? 2010-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Madison WI 53707	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		
4.36 Western Michigan UNIV	Last 4 digits of account number 0096	\$ 1,386.00
Creditor's Name	0040 0040	
200 Cross Keys Office Pa	When was the debt incurred? 2016-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Fairport NY 14450	☐ Unliquidated	
City State Zip Code	☐ Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Collecting for Creditor	
Yes Western Michigan Unive	4040	\$ 1,383.00
7.01	Last 4 digits of account number 4A49	\$ 1,303.00
Creditor's Name 1903 W Michigan Ave	When was the debt incurred? 2004-2016	
Number Street	Then was the dest meaned:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Kalamazaa MI 40000	Contingent	
Kalamazoo MI 49008	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debte to pension or profit-straining plants, and other similar debts	
No	Other Specify	
Yes	Other. Specify	

Official Form 106E/F

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Page 32 of 63 **Document** Barry Debtor 1 First Name \$ 1,000.00 Zoca Loans 4.38 Last 4 digits of account number Creditor's Name PO Box 1147 27565 Research Park Dr. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Mission Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify ___ List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Clerk, First Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Line 26 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Chicago IL 60602 Last 4 digits of account number ____ ___ ___ State Zip Code City Meyer & Njus PA On which entry in Part 1 or Part 2 list the original creditor? Name Line 26 of (Check one): Part 1: Creditors with Priority Unsecured Claims 33 N. Dearborn Ste 1301 Part 2: Creditors with Nonpriority Unsecured Claims Number 60602 Last 4 digits of account number _ Chicago City State Zip Code Clerk, First Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Line 27 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Chicago IL 60602 Last 4 digits of account number ____ NULL ___

Part 1: Creditors with Priority Unsecured Claims

NULL

Part 2: Creditors with Nonpriority Unsecured Claims

Meyer & Njus PA

City

Official Form 106E/F

33 N. Dearborn Ste 1301

Number Street

State Zip Code

State Zip Code

60602

Last 4 digits of account number ____

Line 27 of (Check one):

On which entry in Part 1 or Part 2 list the original creditor?

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Page 33 of 63 **P**gcument

Schedule E/F: Creditors Who Have Unsecured Claims

Debtor 1 Barry

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.						
			Total claim			
Total claims	6a. Domestic support obligations	6a.	\$0.00			
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00			
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00			
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00			
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00			
			Total claim			
Total claims	6f. Student loans	6f.	\$000			
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00			
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00			
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$22,807.00			
	6j. Total. Add lines 6f through 6i.	6j.	\$			

		Caso 17	02176 Doc 1 E	ilod 01/25/17	Entered 01/25/17 14:45:55	Desc Main
Fill	in this inf	ormation to ident			4 of 63	2000 Main
Deb	otor 1	Barry	Α	Parker		
		First Name	Middle Name	Last Name		
	otor 2	Lisa	Lynette	Parker		
(Spot	use, if filing)	First Name	Middle Name	Last Name		
Unit	ted States I	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>I</u>	LLINOIS (State)		_
	se Number			- (State)		Check if this is an
(If k	nown)					amended filing
Offic	cial Fo	orm 106G				
Sch	edule	G: Executo	ory Contracts and	Unexpired Lea	ses	12/1
nforma additio	ation. If mand pages you have	ore space is need s, write your name e any executory c	ded, copy the additional page, e and case number (if known). contracts or unexpired leases?	fill it out, number the e	h are equally responsible for supplying correct ntries, and attach it to this page. On the top of a ou have nothing else to report on this form.	
	I Yes. Fill	in all of the inform	nation below even if the contract	s or leases are listed in	Schedule A/B: Property (Official Form 106A/B)	
exa	-	nt, vehicle lease,			. Then state what each contract or lease is for ruction booklet for more examples of executory c	
Р	erson or	company with wh	nom you have the contract or le	ease	State what the contract or least	se is for
2.1						
2.1	Name				-	
					_	
	Number	Street				
	City		State Zip 0	Code	-	
0.0						
2.2	None				-	
	Name				_	
	Number	Street				
	City		State Zip C	Code	-	
2.3						
	Name				-	
	Number	Street			-	
	City		State Zip C	Code	-	
2.4					-	
	Name					
	Number	Street			_	
	City		State Zip C	Code	-	
2.5						
	Name				-	
	Number	Street			-	

State Zip Code

City

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main

Fill in this in	Fill in this information to identify your case:						
Debtor 1	Barry	А	Parker				
	First Name	Middle Name	Last Name				
Debtor 2	Lisa	Lynette	Parker				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the :NORTHERN District of _ILLINOIS							
Case Number							
(If known)							

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.									
Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)									
	No. ☐ Yes								
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. Go to line 3.								
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?								
	_	nwhich community state or terr	itory did you live?	Fil	I in the name and current address of that person.				
	Name of y	our spouse, former spouse or legal equi	valent						
	Number	Street							
	City		State	Zip Code					
s	chedule E/F, o	or Schedule G to fill out Colur our codebtor	nn 2.		Column 2: The creditor to whom you owe the debt Check all schedules that apply:				
3.1					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					
3.2					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					
3.3					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					

Official Form 106H Record # 715494 Schedule H: Your Codebtors Page 1 of 1

ck if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date:
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment							
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse			
If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		X Employed Not employed			
Include part-time, seasonal, or self-employed work.	Occupation	Bagger		HR Coordinator			
Occupation may Include student or homemaker, if it applies.	Employers name	Jewel Food Stores	s, Inc.	Illinois Action for Children			
	Employers address	2501-1 W. Grandvi	iew Rd.	4753 N Broadway #1200			
		Phoenix, AZ 85023	3	Chicago, IL 60640			
	How long employed there?			4 months			
Part 2: Give Details About Month	Part 2: Give Details About Monthly Income						
spouse unless you are separated. If you or your non-filing spouse ha	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.						
			For Debtor 1	For Debtor 2 or non-filing spouse			
List monthly gross wages, salary and commissions (before all payre deductions). If not paid monthly, calculate what the monthly wage would be a subject to the commissions.		•	\$1,199.25	\$3,083.34			
3. Estimate and list monthly overtime pay.			\$0.00	\$0.00			
4. Calculate gross income. Add lin	e 2 + line 3.		\$1,199.25	\$3,083.34			

 Official Form 106I
 Record # 715494
 Schedule I: Your Income
 Page 1 of 2

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main

Page 37 of 63
Case Number (if known) Document Parker Barry Debtor 1 First Name Middle Name Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Copy	line 4 here	4.	\$1,199.25	\$3,083.34	
5. Li :		payroll deductions:	_	40.00		
		ax, Medicare, and Social Security deductions	5a. 	\$248.99	\$556.12	
		landatory contributions for retirement plans	5b.	\$0.00	\$0.00	
		oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
		Required repayments of retirement fund loans	5d. —	\$0.00	\$0.00	
		nsurance	5e.	\$0.00	\$59.26	
		Omestic support obligations	5f. 	\$0.00	\$0.00	
	_	Inion dues	5g. 	\$36.62	\$0.00	
		Other deductions. Specify:	5h.	\$0.00	\$0.00	
		payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. _ —	\$285.61	\$615.38	
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$913.64	\$2,467.96	
8. Lis		other income regularly received:				
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
		dependent regularly receive				
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d. —	\$0.00	\$0.00	
	8e.	Social Security	8e. 	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
	0~	Specify:	0	#0.00	#0.00	
	8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h. 	\$0.00	\$0.00	
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$913.64 +	\$2,467.96	\$3,381.60
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	ψ515.04	φ2,407.90	\$3,361.60
	Inclu othei Do n	e all other regular contributions to the expenses that you list in <i>Schedule</i> de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependent		Schedule J.	11\$0.00
		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	12. \$3,381.60
13.	Do y	ou expect an increase or decrease within the year after you file this form	?			-
	\ \ \ \ \ \	No. Yes. Explain:				

Fill in	n this in	formation to identify yo	ur case:						
Debto	or 1	Barry First Name	A Middle Nar	ne	Parker Last Name		Check if this is:	ed filing	
Debto		Lisa	Lynet	te	Parker		_	ū	t-petition chapter 13
(Spous	se, if filing)	First Name	Middle Nar	ne	Last Name		income as	of the following	date:
	ed States Number	Bankruptcy Court for the : _	NORTHERN	DISTRICT OF I	LLINOIS_		MM / DD / `	YYYY	
(If kno								511 5 B. I.	
Offic	ial E	orm 106J					<u> </u>	filing for Debtor separate house	2 because Debtor 2
							- maintaine a	r coparato ricuot	Siloia.
Sche	edul	e J: Your Exp	enses	•					12/14
	-	and accurate as possib						_	
more sp every qu		needed, attach another s	sheet to this	form. On the	top of any additional pa	iges, write your	name and case num	iber (if known). A	nswer
Dort 4									
Part 1		Describe Your Household							
1. Is tr	7	int case? Go to line 2.							
x	=	סס נס וווופ ב. Does Debtor 2 live in a s	enarate hou	isehold?					
		X No.	oparato not						
		Yes. Debtor 2 must	file a separ	ate Schedule .	J.				
2. D	o you l	nave dependents?	X	No		•	nt's relationship to	Dependent's	Does dependent live
		st Debtor 1 and		Yes. Fill out thi	s information for	Debtor 1	or Debtor 2	age —	with you?
D	ebtor 2		— (each depender	nt				X No
	o not s ames.	tate the dependents'							Yes
"	iailies.								X No
									Yes
									X No
									Yes
									X No
									Yes
									X No
									Yes
		expenses include	[:	X No					
		s of people other than and your dependents?	Ī	Yes					
Part 2		Estimate Your Ongoing Mo	nthly Evnon						
		expenses as of your bar			s you are using this for	m as a supplem	nent in a Chapter 13 o	case to report	
	-	f a date after the bankru		_	-		=		
the app					- :£				
	-	ses paid for with non-ca ance and have included	_		-	l.)			Your expenses
, ,	The ren	tal ar hama ayyaarahin a	vnoncoo for	. vour rooidon	no Include first mortgag	o novemento ano			
		tal or home ownership ear for the ground or lot.	xpenses for	your resident	ce. Include lirst mortgag	e payments and	1	4.	\$1,007.00
	-	cluded in line 4:							
	la. Re	eal estate taxes						4a.	\$0.00
		operty, homeowner's, or r	enter's insu	rance				4a. 4b.	\$0.00
								4b. 4c.	\$0.00
		ome maintenance, repair, omeowner's association o		•				4c. 4d.	\$0.00
	.a. 110	association o	. Johnson IIII	anii dubo				1 u.	Ψ0.00

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main

Barry Α Middle Name

Debtor 1

First Name

Document Parker Page 39 of 63
Case Number (if known) _

Last Name

			Your expense	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$190.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$400.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$650.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$110.00
10.	Personal care products and services	10.		\$100.00
11.	Medical and dental expenses	11.		\$60.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$404.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$55.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$98.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$291.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00

Official Form 106J Record # 715494 Schedule J: Your Expenses Barry Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 Postage/Bank Fees (\$5.00), 21. 21. Other. Specify: \$3,370.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$3,381.60 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$3,370.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$11.60 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Yes. Explain Here:

Official Form 106J Record # 715494 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ider	ntify your case:	
Debtor 1	Barry	Α	Parker
	First Name	Middle Name	Last Name
Debtor 2	Lisa	Lynette	Parker
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number		or the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)
(If known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
	Γ an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have reac correct.	d the summary and schedules filed with this declaration and that they are true and
🗶 /s/ Barry A Parker	✗ /s/ Lisa Lynette Parker
Signature of Debtor 1	Signature of Debtor 2
Date 01/21/2017	Date 01/21/2017
MM / DD / YYYY	Date 01/21/2017 MM / DD / YYYY

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main

Page 42 of 63 Document Fill in this information to identify your case: Debtor 1 Barry Parker Lynette Lisa Parker Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State) Case Number (If known)

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numb	er (if known). Answer every question.			
Pa	Give Details About Your Marital Status and Where Yo	ou Lived Before		
01.	What is your current marital status?			
	Married			
	Not married			
	uring the last 3 years, have you lived anywhere other tha	n where you live now	?	
	No. Yes. List all of the places you lived in the last 3 years. Do	not include where vo	u live now.	
'	,,,,,	,		
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
	lithin the last 8 years, did you ever live with a spouse or l roperty states and territories include Arizona, California,			
	nd Wisconsin.)	.,,	<u> </u>	
	No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H)		
	Tes. wake sure you fill out ochedule II. Toul Codebiors (Official Form 10011).		
Pa	Explain the Sources of Your Income			

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Document Page 43 of 63

Parker

Debtor 1 Barry Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$791 \$2,863 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$971 Wages, commissions, \$19,631 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$25,000 Wages, commissions, \$20,000 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) \$11,000 Unemployment For last calendar year: Compensation (January 1 to December 31, 2016) List Certain Payments You Made Before You Filed for Bankruptcy

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Document Page 44 of 63

Debtor 1	Barry	Α	Parker		Case Number (if known)		
	First Name	Middle Name	Last Name				
06 A	re either Deb	tor 1's or Debtor 2's debts primarily con	sumer debts?				
₋	□ No Noithe	Dahtar 1 mar Dahtar 2 haa milmarik aa	naumar dahta. Ca	anaumar dahta ara dafinad	in 11 I I C C C 101/0)		
		er Debtor 1 nor Debtor 2 has primarily co red by an individual primarily for a persona			In 11 U.S.C. § 101(8)	as	
		g the 90 days before you filed for bankrupto	-		* or more?		
	24	, and do days 20.0.0 year mod for 20.1111 april	oy, a.a you pay a	y σ.σασ. α τστα. σ. φσ, <u>=</u> =σ	55.5		
	Пи	o. Go to line 7.					
	ПУ	es. List below each creditor to whom you p	paid a total of \$6.2	25* or more in one or more	e navments and the		
	_	otal amount you paid that creditor. Do not in			• •		
		nild support and alimony. Also, do not inclu		•			
	* Subject t	o adjustment on 4/01/16 and every 3 years	s after that for case	es filed on or after the date	of adjustment.		
	_						
		or 1 or Debtor 2 or both have primarily c					
	Durir	ng the 90 days before you filed for bankrup	tcy, did you pay a	ny creditor a total of \$600 o	or more?		
	□N	o. Go to line 7.					
	Y	es. List below each creditor to whom you p	paid a total of \$600	or more and the total amo	ount you paid that		
	CI	reditor. Do not include payments for domes	stic support obliga	tions, such as child suppor	t and		
	al	imony. Also, do not include payments to a	n attorney for this	bankruptcy case.			
			Dates of	Total amount paid	Amount you still	owe	Was this payment for
			payments				
		Gateway ONE Lending & 160 N	Monthly	\$ 291	\$ 7,604		Mortgage
		Riverview Dr Ste 1 Anaheim CA					Car
		92808					Credit card
							Loan repayment
							Suppliers or vendors
							Other
		efore you filed for bankruptcy, did you make your relatives; any general partners; relat				ral nartner	•
C	orporations of	which you are an officer, director, person	in control, or owner	er of 20% or more of their v	oting securities; and a	ny managi	ing
		g one for a business you operate as a sole upport and alimony.	proprietor. 11 U.S	S.C. § 101. Include paymer	nts for domestic suppo	rt obligatio	ns,
_	_	upport and allmony.					
<u> </u>	No.						
	Yes. List al	I payments to an insider.	5.4	T. (.)	A		64
			Dates of payment		Amount you still owe	Reason	for this payment
	Debtor 2's	s sister	2016	\$2,000	\$0	Debt ow	ved .

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Document Page 45 of 63

Debtor 1	Barry	Α	Parker		Case Number (if known)	
	First Name	Middle Name	Last Name			
08 W	ithin 1 year before ye	ou filed for bankruptcy, did y	you make any payments or tr	ransfer any property	on account of a debt that	benefited
	insider?	,	, ,,	,, ,		
In	clude payments on c	lebts guaranteed or cosigne	ed by an insider.			
	No.					
Г	Yes. List all payme	ents to an insider.				
_	•		Dates of	Total amount	Amount you still	Reason for this payment
			payment	paid	owe	Include creditor's name
Part		actions, Repossessions, and				
			e you a party in any lawsuit, o es, small claims actions, divo			ort or custody
	odifications, and con		oo, oman olamio acaono, arr		s, parenny actions, capp.	,
Г	No.					
	•	nilo				
	Yes. Fill in the deta	alls.	Notices of the same	Carret an		Ctatus of the case
	TD D		Nature of the case	Court or		Status of the case
	TD Bank v. Parke	er	Contract	Circuit C	ourt of Cook County	Pending
						On appeal
	16 M1 112958					Concluded
10 W	thin 1 year before ye	ou filed for bankruptcy, was	any of your property reposse	essed, foreclosed, ga	arnished, attached, seize	d, or levied?
Cl	neck all that apply ar	nd fill in the details below.				
	No. Go to line 11					
	Yes. Fill in the info	rmation below.				
_						
11 W	ithin 90 days before	you filed for bankruptcy,	did any creditor, including	a bank or financial i	nstitution, set off any an	nounts from your accounts
or	refuse to make a pa	ayment because you owed	l a debt?			
	No. Go to line 11					
	Yes. Fill in the info	rmation below.				
_	_		as any of your property in the	he possession of ar	assignee for the benefi	t of creditors, a
		ver, a custodian, or anothe		, , , , , , , , , , , , , , , , , , , ,		,
	No.					
	Yes.					
Part	List Certain G	ifts and Contributions				
13 W	ithin 2 years before	you filed for bankruptcy, o	did you give any gifts with a	total value of more	than \$600 per person?	
	No.					
Г	Yes. Fill in the deta	ails for each gift.				
14 W	ithin 2 years before	you filed for bankruptcy, o	did you give any gifts or co	ntributions with a to	tal value of more than \$	600 to any charity?
_	•					
_	No.					
L	Yes. Fill in the deta	alls for each gift.				
Part	6: List Certain L	osses				
15 W	ithin 1 year before v	ou filed for bankruptcy or	since you filed for bankrup	tcv. did vou lose an	vthing because of theft	fire, other disaster, or
	mbling?	,	,	, ,	,g,	,
	No.					
		ails for each gift				
L	Yes. Fill in the deta	ans for each gift.				
Part	List Certain P	ayments or Transfers				
16 W	ithin 1 year before y	ou filed for bankruptcy, di	d you or anyone else acting	g on your behalf pay	or transfer any propert	y to anyone you
		ing bankruptcy or preparir				
In	clude any attorneys	, bankruptcy petition prep	arers, or credit counseling	agencies for service	es required in your bank	ruptcy.

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Document Page 46 of 63

Debtor	1 Barry A		Parker	Case	Number (if kno	wn)		
	First Name Middle M	lame	Last Name					
	∏ No.							
	Yes. Fill in the details							
	res. I iii iii die details							
	Party Contact Info		Description and value of	any property transferred	d	Date payme or transfer	ent Amount of payme	ent
	Geraci Law L.L.C.						\$1,500.00	
	55 E. Monroe Street #3400							
	Chicago,IL 60603							
	Omage,ie oooo							
	Party Contact Info		Description and value of	any property transferred	d	Date payme	ent Amount of payme	ent
	i arry comact into		Booonpaon and value of	any property transferred	•	or transfer	me randant or payme	J.11C
	Hananwill Credit Counseling		Credit Counseling Services	S		2016	\$25.00	
	115 N. Cross St.				1	2010	Ψ20.00	
	Robinson, IL 62454							
17	Within 1 year before you filed for bank	ruptcy, did yo	ou or anyone else acting on	your behalf pay or trans	sfer any prop	erty to anyo	ne who	
-	promised to help you deal with your c			editors?				
	Do not include any payment or transfo —	er tilat you list	ed on line 16.					
	No.							
	Yes. Fill in the details.							
18 \	Within 2 years before you filed for bar	kruptov did v	you sall trade or otherwise	transfor any proporty to	anyono oth	or than pror	oortv	
	transferred in the ordinary course of y			transier any property to	o anyone, ou	iei tilali prop	Jei ty	
	nclude both outright transfers and tra				est or mortga	age on your	property).	
	Do not include gifts and transfers that	you nave aire	ady listed on this statemer	nt.				
	No.							
	Yes. Fill in the details for each gift.							
19 \	Within 10 years before you filed for ba	nkruntev did	you transfer any property	to a solf-sottlad trust or s	eimilar devic	e of which w	ou are a	
	beneficiary? (These are often called a			to a sen-settled trust or s	Sillilai uevic	e or willer y	ou are a	
	No.							
	Yes. Fill in the details for each gift.							
Pai	List Certain Financial Accounts	, Instruments,	Safe Deposit Boxes, and Sto	rage Units				
							.11	
	Within 1 year before you filed for banl sold, moved, or transferred?	(ruptcy, were	any financial accounts or if	nstruments neid in your	name, or for	your benefit	, ciosea,	
ı	Include checking, savings, money ma	-	· · · · · · · · · · · · · · · · · · ·	• •	n banks, cred	lit unions, b	rokerage	
ı	houses, pension funds, cooperatives,	associations,	and other financial institut	tions.				
	No.							
	Yes. Fill in the details.							
		Last 4 o	digits of account number	Type of account or instrument	Date account closed, sold		Last balance before closing or transfer	
				ou amont	or transferre		o.oomig or transier	

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Document Page 47 of 63

Barry Parker Case Number (if known) Debtor 1 First Name Middle Name Last Name Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Who else has or had access to it? Describe the contents Do vou still have it? Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. $\hfill \hfill \hfill$ Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Document Page 48 of 63

Debtor 1 Barry Parker Case Number (if known) _ First Name Middle Name Last Name No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Barry A Parker ✗ /s/ Lisa Lynette Parker Signature of Debtor 1 Signature of Debtor 2 Date 01/21/2017 Date <u>01/21/201</u>7 MM / DD / YYYY MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Yes. Name of person _ _____. Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

Filed 01/25/17 Entered 01/25/17 14:45:55 Fill in this information to identify your case: 9 of 63 Parker Barry Debtor 1 First Name Middle Name Last Name Lisa Lynette Parker Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- \blacksquare you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages,

write your name and case number (if known).

For any creditors that nformation below.	you listed in Part 1 of Schedule D: Credito	rs Who Have Claims Secured by Property (Official Form 106D)), fill in the
dentify the creditor ar	nd the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
	nteway ONE Lending & 11 Volkswagen Jetta with over 47,000 les	 ☐ Surrender the property ☐ Retain the property and redeem it ☐ Retain the property and enter into a Reaffirmation Agreement. ☐ Retain the property and [explain]: 	■ No □ Yes
Creditor's name: Description of property securing debt:		Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	□ No □ Yes
Creditor's name: Description of property securing debt:		Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	□ No □ Yes
Creditor's name: Description of property securing debt:		Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No ☐ Yes

Debtor 1

Barry

Case 17-02176

Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Page 50 of 63 moder (if known)

First Name

List Your Unexpired Personal Property Leases

Farancia de la constanta de la	that to Oak and to Oak and to Oak and the Color of the Co	(Official Farms 4000)
	isted in Schedule G: Executory Contracts and Unexpired Leas	
	ases. Unexpired leases are leases that are still in effect; the lea	
ended. You may assume an unexpired personal prop	erty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property lease	es es	Will the lease be assumed?
I accorde name.		□ Na
Lessor's name:		No
Description of legand		Yes
Description of leased property:		
property.		
Lessor's name:		□ No
5		Yes
Description of leased		
property:		
		П.,
Lessor's name:		□ No
		Yes
Description of leased		
property:		
Lessor's name:		□No
Lessoi s fidille.		
Description of leased		□Yes
Description of leased property:		
property.		
Logoprio namo:		□No
Lessor's name:		
Description of legand		□Yes
Description of leased property:		
proporty.		
Lessor's name:		□No
Lessoi s name.		<u> </u>
Description of leased		□Yes
property:		
P. CP		
Lessor's name:		□No
Ecosor s name.		
Description of leased		Yes
property:		
Part 3: Sign Below		
Under penalty of periury, I declare that I have indicate	d my intention about any property of my estate that secures a	debt and any
personal property that is subject to an unexpired leas		•
A# /o/ Power A Powlers	✓ /c/ Lieg Lynotto Barkor	
/s/ Barry A Parker Signature of Debtor 1	/s/ Lisa Lynette Parker Signature of Debtor 2	_
-	orgination of position 2	
Date	DateDated: 01/21/2017	
MM / DD / YYYY	MM / DD / YYYY	

Entered 01/25/17 14:45:55 Case 17-02176 Doc 1 Filed 01/25/17 Desc Main Page 51 of 63 Document

B2030 (Form 2030) (12/15)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Barry A Parker and Lisa Lynette Parker / Debtors Case No: Chapter: Chapter 7 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$1,500.00 Prior to the filing of this statement I have received \$1,500.00 Balance Due \$0.00 The source of the compensation paid to me was: Debtor(s) Other: (specify) The source of compensation to be paid to me is: Debtor(s) Other: (specify) I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include any work done post-filing.

	CERTIFICATION				
I certify that the foregoing is a complete statement of any agreement or arrangement for					
payment to					
me for representation of the debtor(s) in th	is bankruptcy proceedings.				
Date: 01/25/2017 /s/ Nicholas Jacob Tepeli					
Date	Signature of Attorney				
	Geraci Law L.L.C. Name of law firm				

Record # 715494 Page 1 of 1

Case 17-02176 Geraci LawiedLOC/25linois Indiana Wisconsin 4:45:55 Desc Main Headquarters: 55 E. Monroe Street, #3400 Ch@gc.unnent 868.995.0752 OFLETT CORNER WWW.INFOTAPES.COM

Date: 1/21/2017

Consultation Attorney: PAR

Record #: 715-494



Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by debit only, a flat fee for services before filing in court of \$ _1.500.00_
of © { \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
at \$ {} today, \$ {} per {} starting {} and \$ {
may pay more than this amount to pre-pay post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing in Court is not included in the pre-filing amount, unless you pay us for it in advance:
Tr Court is not included in the pre-ming amount, unless you pay us for it in advances.
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$\frac{1,395.00}{8}\$ & \$335 = \$\frac{1,730.00}{1,730.00}\$ total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy and Geraci Law may withdraw from representing you.
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test & statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.
Termination . If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. Wisconsin : We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge: Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational course. I will not transfer or acquire any property or incur any credit or debt before filling, and I must make full disclosure of all income, expenses, debts after filling including HOA dues; other debts listed in your green folder as usually not discharge if you don't take the 2nd educational course. Lisa Parker (Joint Debtor)
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112
Amonto, for the Besterius, Topicoenting Contact Latter Lines.

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Document Page 53 of 63

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Barry A Parker and Lisa Lynette Parker / Debtors

In re

	Bankru	ptcv	Docket #:
--	--------	------	-----------

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT. /s/ Barry A Parker Dated: 01/21/2017 X Date & Sign **Barry A Parker** /s/ Lisa Lynette Parker X Date & Sign Dated: 01/21/2017

Lisa Lynette Parker

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 715494 B 201A (Form 201A) (11/11) Page 1 of 2

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main

Form B 201A, Notice to Consumer Debtor(s)

In re Barry A Parker and Lisa Lynette Parker / Debtors

Parker and Lisa Lynette Parker / Debtors Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 01/21/2017	/s/ Barry A Parker			
	Barry A Parker			
Dated: 01/21/2017	/s/ Lisa Lynette Parker			
	Lisa Lynette Parker			
Dated: 01/25/2017	/s/ Nicholas Jacob Tepeli			
	Attorney: Nicholas Jacob Tepeli			

Record # 715494 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Document Page 56 of 63

Debto	r 1	Barry	Α	Pad:er	Case Nun	nber (if known)				
		First Name	Middle Name	Last / mo						
Par	t 6:	Answer These Questio	ns for Reporting	Purposes						
16.	Wh	at kind of debts do have?	as "in as as as "in	nocurred by an individual pri No. Go to line 16b. Yes. Go to line 17. Your debts primarily bu ey for a business or investra No. Go to line 16c. Yes. Go to line 17.	pnsun er debts? Consumer debts a imarily for a personal, family, or house usine ss debts? Business debts are ment on through the operation of the bath are not consumer debts or busine that are not consumer debts or business.	ehold purpose." debts that you incurred to obtain usiness or investment.				
17		you filing under	ΠNo	I am not filing under Chap	oter 7. Go to line 18.		erkeen) allkindum Leneden			
	Cha	pter 7?			7 Do you estimate that after any exe	mnt property is excluded and				
		you estimate that after	703	,	re gaid that funds will be available to					
	-	exempt property is luded and		No						
	are ava	Idministrative expenses are paid that funds will be available for distribution o unsecured creditors?		Yes						
18.	Hov	v many creditors do	1-49	an and state of the state of th	1,000-5,000	25,001-50,000	***************************************			
	you owe	estimate that you	☐ 50-99 ☐ 400-400		☐ 5,001-10,000 ☐ 10,001-05,000	50,001-100,000				
	OWE	we:		☐ 100-199 ☐ 10,001-25,000 ☐ More than 100,000 ☐ 200-999						
19	Hov	v much do you	S \$0-\$9	50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion				
		stimate your assets to e worth?	\$50,0	001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion				
	be v			,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion				
ALLO SE DE L'ANCIO DE	detardoresco	ak taaninkan kan kiri da asal 1991 ili kiri 2001 ili kiri da kirilan kirilan ili antara da asal kirilan kirilan		,001-\$1 million	☐ \$100,000,001-\$500 million	More than \$50 billion	THE REAL PROPERTY.			
		v much do you mate your liabilities	■ \$0-\$5	50,000 001-\$100,000	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion				
	to b	•		,001-\$500,000	☐ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion				
			□ \$500	,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion				
Pari	:7:	Sign Below								
Fory	/ou		correct		eclare under penalty of perjury that the	e information provided is true and				
				United States Code Tunde	rstand the relief available under each					
			this docum	ent, I have obtained and re	ead the notice required by 11 U.S.C. §					
				^	chapter of title 11, United States Cod					
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result/in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 158, 1341, 1519, and 3571.									
		4	Signa	ture of Debtor 1	*	Signature of Debtor 2				
	Executed on 1/2017 Executed on 1/2017									

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Document Page 57 of 63

Fill in this in	nformation to ide	entify your case:			
Debtor 1	Barry	A	Parker		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if filing)	Lisa First Name	Lynette Middle Name	Parker Last Name		
		for the : <u>NORTHERN</u> District of	(State)		
Case Numbe (If known)	r			Check if this is an	
<u> </u>				amended filing	
Official F	a was 100 F)			
Official F	<u>orm 106 E</u>	<u>Jec</u>			
Declarat	tion Abou	ıt an Individual D	ebtor's Schedules	•	12/15
If two married r	neonle are filing t	together, both are equally respons	onsible for supplying correct info	rmation	
			_	a false statement, concealing property, or up to \$250,000, or imprisonment for up to 20	
_		, 1341, 1519, and 3571.	mapley dues duit reduit in imos d	p to \$200,000, or imprisonment for up to 20	
The second services					
7 21 27 3	Sign Below				**************************************
Did ma		aamaana wha ia NOT aa attawa	ey to help you fill out bankruptcy	fa2	
an must	or agree to pay	someone who is NOT an attorn	ey to neip you iii out bankruptcy	iornis?	
No		-			
Yes	lame of Person _			Attach Bankruptcy Petition Preparer's Notice, Declaration, and	
				Signature (Official Form 119).	
Under penal correct.	ty of perjury, I de	eclare that I have read the sumr	nary and schedules filed with this	s declaration and that they are true and	
	1//	\downarrow		$\langle \lambda \rangle = 0$	
/ کم	1/2 /i		TO M	A. Ablas	
Signature	e of Debtor/1		Signature of Debtor 2	11090	
Jigilatare		•	3	~	
Date _	1 12/1201	7	Date 0 /20	<u>1</u> 7	
MM	I / DD / YYYY		MM / DD / YYYY		

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Document Page 58 of 63

Debtor 1	Barry	A	Parker	Case Number (if known)
	First Name	Middle Name	Last Name	
	titutions, creditors	s, or other parties.	you give a financial statemen	t to anyone about your business? Include all financial
		Date iss	sued	
Part 1	Sign Below			
ansv in cc 18 U	vers are true and connection with a bis.C. §§ 152,1341. Signature of Debt	correct. I understand that making ankruptcy case can result in fig. 1519, and 3571. or 1 //2017	ing a false statement, conceal nes up to \$250,000, or impriso	s, and I declare under penalty of perjury that the ing property, or obtaining money or property by fraud onment for up to 20 years, or both.
Did y	ou pay or agree to	o pay someone who is not an	attorney to help you fill out ba	nkruptcy forms?
禮	No			
	Yes. Name of pers	son		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Document Page 59 of 63

Debtor 1	Barry	Α	Parker	Case Number (if known)	***************************************
	First Name	Middle Name	Last Name		
Part	List Your U	nexpired Personal Property L	eases		
For any	unexpired persor	nal property lease that you	listed in Schedule G: Executory Con	tracts and Unexpired Leases (Official Forn	n 106G),
1				nat are still in effect; the lease period has n	ot yet
ended.	You may assume	an unexpired personal pro	perty lease if the trustee does not as	sume it. 11 U.S.C. § 365(p)(2).	
Des	scribe your unexp	ired personal property leas	es		Will the lease be assumed?
Les	sor's name:	litera Milathanna markita a Markatan da Markatan a la canana da la can			□ No
	cription of lease perty:				∐ Yes
Les	sor's name				☐ No
	cription of lease perty:				Yes
Less	sor's name:				☐ No
	cription of lease perty				Yes
Less	sor's name	THE ACCOUNT THE CONTROL OF THE ACCOUNT OF THE ACCOU			□No
	cription of lease perty:	ed			∐Yes
Less	sor's name				□No
Desc	cription of lease erty	ed			∐Yes
Less	sor's name:	uariliarilisaalisaalisaanika mahkakaania ay yoshala			□ No
Desc	cription of lease erty:	ed			☐Yes
Less	or's name				□ No
Desc	cription of lease erty:	ed	PHLOROSING SUT NORSE THROUGH FROM THE PERSON HAVE NORSE SUBJECT TO		☐ Yes
Part 3:	Sign Below				
Under pe	nalty of perjury, I	declare that I have indicate	d my intention about any property of	my estate that secures a debt and any	
personal	property that is su	ubject to an unexpired leas	e. XIVA	S. afer	
	ature of Debtor 1 Dated: 10 MM / DD / YYY	<u>2/</u> 12(17	Signature of Debtor 2 Date Dated. //	1102017	

DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, quardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3) You did not wilfully intend to evade the tax (4) The tax must have been ASSESSED over 240 DAYS before the bankruptcy filling. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax
- 5 Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse) Wisconsin, community property is liable for community debts 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt b. Failure to keep books and records documenting your financial affairs c Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy f. Failure to appear at meetings, court dates, or co-operate with the Trustee
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue. and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan Property taxes must be paid by you directly to avoid sale for delinquent taxes
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts We can predict but can't guarantee a judge will or will not rule against you You accept the risk of a judge ruling against you, as in any lawsuit
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans The Undersigned have read the above & assume the risk that a debt is not discharged in bankrupter, that out /non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object it have excess income, of change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Lisa Lynette Parker

X Date & Sign

X Date & Sign

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Document Page 61 of 63

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Barry A Parker and Lisa Lynette Parker / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE (JNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND	O CORRECT.
Dated: <u>01,21</u> /2017	Barry A Parker	X Date & Sign
Dated: 1 / /2017	Lisa Lynette Parker	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Document Page 62 of 63

Debtor	1	Barry First Name	A Middle Name		rker Name		Case N	umber <i>(if known</i>)	*	
							Columi Debtor		Columi Debtor non-fil		
8. Un	emp	oloyme nt c ompensat	ion				\$	0.00	\$	0.00	
Do	not der t	enter the amount if yo he Social Security Act	u contend that the a	mount recei	ved was a benefit						
Fo	r yo	U									
Fo	r yo	ur spouse	are present purely and presidents	************							
9. Pe	nsio nefit	on or retirement inco t under the Social Sec	me. Do not include a urity Act	ny amount	received that was	а	\$	0.00	\$	0.00	
Do as	not a vi	e from all other sour include any benefits r ctim of a war crime, a sm. If necessary, list of	eceived under the So crime against humar	ocial Securi nity, or intern	ty Act or payment national or domesi	s received ic					
10a	١	Water to the same and the same					\$	0.00	\$	0.00	
1							\$	0.00	\$	0.00	
		tal amounts from sepa		dd 15 0.41	haranah 10 far oggi	.	\$	0.00	\$	0.00	
col	umn	ate you r t otal current i. Then ad d the total fo	r Column A to the to	lad lines 2 ti lal for Colur	nrough 10 for eac nn B	n	\$ 1,1	199.25 +	\$ 3,0	083.34 = [\$ 4,282.59
Part 2	#	Determine Whet	her the Means To	est Applie	es to You			***************************************			
		ate your current mon Copy your total current				dakara kanipana dahaba	hpanyangaikuli ne	Copy line	11 here	12a. \$	4,282.59
	V	Multiply by 12 (the num	ber of months in a ye	ear).						E-square/planare	x 12
12b.	. T	he result is your annu	al income for this par	t of the forn	n.					12b. \$	51,391.08
13. Cal	cula	ate the m edian family	r income that applie	s to you. F	allow these steps:						
Fill	in th	ne state in which you li	ve.		IL						
Fill	in th	ne number of people in	your household.		2						
To f	ind :	e med ian family incom a list of applicable med ions for this form. This	fian income amounts	, go online	using the link spec	cified in the s	separate	in t increase the second for the second	enter partures	13. \$	65,659.00
I4. How	do do	the lines compare?									
14a.	-	Line 1 2b is less than of Go to Pa rt 3.	or equal to line 13. Or	n the top of	page 1, check box	(1, There is	no presu	mpl ion of abu	se.		
14b.		Line 12b is more than Go to Part 3 and fill ou		f page 1, ch	neck box 2, The pr	esumption o	f abuse is	s de termi ned i	by Form	122A-2	
Part 3		Sign Below		**************************************		•					
	Ву	y signi ng h ere, I declar	e under penalty of he	erjury that th	ne information on t	his stateme 100	at and in a	any attachona UU TW	nts is true	e and correc	
		Barn	A Parker		U^{T}	Lisa	Lynet	te Parker			
	Е	Date: 01,24	/2017		Date	:01/	24,	2017			
	lf y	you checked line 14a,	do NOT fill out or file	Form 122A	ı-2.						ere, many
	lf y	you checked line 14b,	fill out Form 122A-2 a	and file it wi	th this form						al company

Case 17-02176 Doc 1 Filed 01/25/17 Entered 01/25/17 14:45:55 Desc Main Document Page 63 of 63

Form B 201A, Notice to Consumer Debtor(s)

In re Barry A Parker and Lisa Lynette Parker / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 0 / 01/2017

Dated: 1 01/2017

Dated: 1 1/2 /2017

Barry A Parker

Lisa Lynette Parker

Lisa Lynette Parke

Attorney: NTURS J- Tend

X Date & Sign

X Date & Sign